

*Exhibit A*

Dear Imhotep Salat,

Thank you for contacting PayPal Customer Support. My name is Erica and here is the legal information provided to us by the representative through eBay.

eBay Inc.

To: Attention to Legal Department

2145 Hamilton Ave.

San Jose, CA 95125

Item number: 261698728723

A good website that he had provided was: [ic3.gov](http://ic3.gov)

Don't forget, we're always around if you need us. Just click "Help" in the top right corner of any PayPal page to visit our improved Help Center. Add your mobile number to your PayPal account so we can reach you right away if we ever need to verify account activity with you. Simply log in to your PayPal account, click "Profile" near the top of the page and then click "Update" beside "Phone."

You can also make and receive payments with your mobile phone when you add it to your PayPal account. After you confirm your number and create a PIN, you'll be able to get money, send money, check your balance, or manage your account from your phone using simple text messages.

Sincerely,

Erica

PayPal Customer Solutions

PayPal, an eBay Company

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**By Jennifer Abel**

Jennifer Abel has worked as a reporter and editor for ... [Read Full Bio→](#)  
(<http://www.consumeraffairs.com/about/staff/jennifer-abel/>)

Email Jennifer Abel (<mailto:jennifer.abel@consumeraffairs.com>) Phone: 866-773-0221

Follow

A federal judge in California has ruled that eBay must face a class action suit alleging that its policies are unfair to sellers and make it easy for dishonest buyers to defraud them.

Courthouse News Service reports that eBay seller and lead plaintiff Maggie Campbell originally filed suit in 2012, complaining that eBay and PayPal (the payment-processing company owned by eBay and required for all eBay transactions) always side with buyers over sellers in any dispute, allo...

More (<http://www.consumeraffairs.com/news/judge-rules-class-action-suit-against-ebay-and-paypal-may-proceed-081414.html>)

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## What you reveal when you buy on eBay (<http://www.consumeraffairs.com/news/what-you-reveal-when-you-buy-on-ebay-072114.html>)

*Researchers say they have found a significant privacy flaw*

07/21/2014 | ConsumerAffairs



**By Mark Huffman**

Mark Huffman has been a consumer news reporter for ConsumerAffairs ... [Read Full Bio→](#)  
(<http://www.consumeraffairs.com/about/staff/mark-huffman/>)

Email Mark Huffman (<mailto:mark.huffman@consumeraffairs.com>) Phone: 866-773-0221

Follow

It's obvious from some Facebook and Twitter posts that a lot of people have no reservations about sharing their most intimate thoughts and information. But if you are a bit more circumspect and would like to keep more of your business private, researchers at New York University (NYU) suggest being careful what you order from eBay.

Their concerns are aired in a new research paper – "I Know What You're Buying: Privacy Breaches on eBay." They presented their f...

More (<http://www.consumeraffairs.com/news/what-you-reveal-when-you-buy-on-ebay-072114.html>)

## eBay Scams and Lawsuits

### eBay hacked again? BBC reports hijacked seller accounts

(<http://www.consumeraffairs.com/news/ebay-hacked-again-bbc-reports-hijacked-seller-accounts-092314.html>)

*Potential buyers and sellers both must beware this potential threat*

09/23/2014 | ConsumerAffairs



**By Jennifer Abel**

Jennifer Abel has worked as a reporter and editor for ... [Read Full Bio→](#)

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Follow

Bad news for eBay users, especially sellers with high feedback ratings: it looks like eBay got hacked again.

The BBC news first reported on Sept. 17 that eBay had been compromised badly enough that people who clicked on certain links were redirected to spoof sites — a site that looks like a legitimate eBay listing, but was actually created by hackers in order to trick people into handing over their confidential information.

A BBC technology reporter last week had di...

More (<http://www.consumeraffairs.com/news/ebay-hacked-again-bbc-reports-hijacked-seller-accounts-092314.html>)

### Judge rules class-action suit against eBay and PayPal may proceed

(<http://www.consumeraffairs.com/news/judge-rules-class-action-suit-against-ebay-and-paypal-may-proceed-081414.html>)

*Plaintiff claims "buyer is always right" policy hurts honest sellers, helps dishonest buyers*

08/14/2014 | ConsumerAffairs

Exhibit C  
a

----- Forwarded message -----

From: <[service@paypal.com](mailto:service@paypal.com)>

Date: Jan 2, 2015 8:39 AM

Subject: Your account has been limited

To: <[imsalat@gmail.com](mailto:imsalat@gmail.com)>

Cc:

-----  
There's an issue with your account  
-----

Hello Imhotep Salat,

We recently noticed an issue with your account.

Case ID Number: PP-003-631-769-808

Because of this issue, your account has been permanently limited. We understand this may be frustrating and inconvenient but you'll still be able to see your transaction history for a limited time.

You'll be able to withdraw money from your account within 180 days. We'll email you when it's available. We just want to make sure that you have money in your account to cover any payment reversals.

-----  
Help Center:

[https://www.paypal.com/us/cgi-bin/helpweb?cmd=\\_help](https://www.paypal.com/us/cgi-bin/helpweb?cmd=_help)

Security Center:

<https://www.paypal.com/us/security>

Please don't reply to this email. It'll just confuse the computer that sent it and you won't get a response.

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PayPal Email ID PP1589 - 9cd5917c9cb46

# Wire Transfer Services

## Outgoing Wire Transfer Request

*Exhibit D***WELLS  
FARGO**

Today's Date:	Created After Deadline:	Wells Fargo Reference Number:	
12/20/2014	Yes	FW0072588354544983	
Banker Name:	Officer/Portfolio Number:		
WILLIAM LEWIS	L6491		
Banker Phone:	Store Number:	Banker AU:	Banker MAC:
702/880-6700	06491	0072588	S4797-011

Outgoing wires can only be sent for Wells Fargo customers. Provide the Customer Copy to the customer ensuring you give them the Wire Transfer Agreement on pages 3 and 4. Note: Wells Fargo Wire Transfer Services will route wires based on correspondent banking relationships. See the Wire Transfer Information for explanations of the Mexican CLABE number, the SWIFT BIC, the International Routing Code ("IRC") and the International Bank Account Number ("IBAN").

### Originator's Information

Customer Name:			Street Address:	
DONNELLE F MCCLAIN			643 TAILWIND DR	
Primary ID Type:	Primary ID Description:		Address Line 2:	
PINV	PIN Validation			
Primary ID St/Ctry/Prov:	Primary ID Issue Date:	Primary ID Expiration Date:	Address Line 3:	
Secondary ID Type:	Secondary ID Description:		City:	State:
DLIC	2104402845		SACRAMENTO	CA
Secondary ID State/Country:	Secondary ID Issue Date:	Secondary ID Expiration Date:	ZIP/Postal Code:	Country:
NV	09/26/2012	05/16/2016	95838-2246	US
			Home Phone:	Business Phone:

### Wire Amount and Source of Funds

Create AU:	Debit Wells Fargo Account:	Bank/COD:	Amount (US Dollars):
0072588	2042592028	00114	\$3,722.00

### Beneficiary/Recipient Information (This is the ultimate recipient of the wire transfer funds)

Beneficiary/Recipient Name:	Name/Address Line 1:
Burak Tokat	Adem Yavuz Mahallesi Uskudar Yolu
Beneficiary Account Number/IBAN (Foreign)/CLABE (Mexico):	Name/Address Line 2:
TR690004600641001000078098	Caddesi No 7 A-B Asagi Duldullu
Information/Comments:	Name/Address Line 3:
From IMHOTEP SALAT	Umraniye Istanbul Turkey 34760
	Beneficiary Phone Number:

### Beneficiary Bank (This is the financial institution where the beneficiary maintains their account.)

ABA/RTN	SWIFT/BIC:	Beneficiary Bank Name:	
	AKBKTRIS	AKBANK T.A.S.	
Beneficiary Bank Address:	City:	Country:	
	ISTANBUL	TR	

*Customer Copy*

## Agreement For Outgoing Consumer International Wire Transfer Requests ("Wire Transfer Agreement")

**Responsibility of Wells Fargo.** The wire transfer described in the Outgoing Consumer International Wire Transfer Request (pages 1 and 2) ("Request") may be sent by wire, telegraph, telephone, cable, or whatever other transmission method Wells Fargo considers to be reasonable. The wire transfer may be transmitted directly to the Beneficiary Bank (the financial institution designated in the Request as the Beneficiary Bank), or indirectly to the Beneficiary Bank through another bank, government agency, or other third party Wells Fargo considers to be reasonable. Wells Fargo may utilize any funds transfer system or intermediary bank reasonably selected by Wells Fargo, even if its selection differs from instructions in the request.

**Limitation of Liability.** Wells Fargo is liable only for damages required to be paid as provided under Regulation E, subpart B or, to the extent applicable, Article 4A of the Uniform Commercial Code (except as expressly modified by this Wire Transfer Agreement). Except as required by Regulation E, subpart B, Wells Fargo will not be responsible for the acts or omissions of any other person or entity, including but not limited to any processor, any country's central bank, or any other financial institution, and no such person or entity will be deemed Wells Fargo's agent. In no event shall Wells Fargo have any liability for any indirect, incidental, consequential, punitive, or special damages, even if advised of the possibility of such damages.

**Reliance on Information Provided.** If a wire transfer request describes the person to receive the wire transfer ("Beneficiary") inconsistently by name and account number, the wire transfer may be made on the basis of the account number even if the account number identifies a person different from the Beneficiary. If a wire transfer request describes a financial institution inconsistently by name and identification number, the identification number may be relied upon as the proper identification of the financial institution.

**Currency.** A wire transfer expressed in U.S. Dollars will be sent in U.S. Dollars. You may request that, prior to executing the wire transfer, Wells Fargo convert the amount to be transferred from U.S. Dollars to the currency of a designated foreign government or intergovernmental organization ("Foreign Currency"). The foreign exchange rate is disclosed in the Wire Transfer Combined Disclosure.

**Error Resolution.** In the event that you believe an error has occurred with respect to this wire transfer, you must notify Wells Fargo within 180 days of the "Availability Date" (the date when funds will be available to the Beneficiary) specified on the Wire Transfer Combined Disclosure by contacting us at the telephone number or address specified on the Wire Transfer Combined Disclosure. If you fail to notify us within this time period, Wells Fargo will not be liable for any error or loss of interest or any interest equivalent relating to the erroneous transaction. Unauthorized transactions (e.g., a wire transfer you did not authorize), are not considered errors. Your reporting obligations for unauthorized transactions are described below. When you contact us, please tell us: (a) your name, address and telephone number where we can reach you during business hours; (b) the Beneficiary's name and, if known, his or her telephone number and address; (c) the date, dollar amount and transaction confirmation number of the wire transfer specified on the Wire Transfer Combined Disclosure; and (d) the error or problem with the wire transfer, and why you believe it is an error or problem.

**Cutoff Times.** We have cutoff times for processing wire transfer requests. Cutoff times vary by store location and the type of wire transfer request. We may treat wire transfer requests received after a cutoff time as if received the next business day (every day is a business day except Saturdays, Sundays, and federal holidays). We tell you our cutoff times upon request. The Availability Date for your wire transfer is specified on the Wire Transfer Combined Disclosure which Wells Fargo has separately provided to you.

**Cancellation.** You may cancel this wire transfer request for a full refund within 30 minutes of completing this transaction. To cancel, call the cancellation phone number printed on your Wire Transfer Combined Disclosure.

**Finality.** After the time for cancellation, the wire transfer will be final and will not be subject to stop payment or recall, except Wells Fargo may, at your request, try to stop payment or recall the wire transfer. In such case, Wells Fargo will incur no liability for its failure or inability to do so.

**Taxes and Fees.** Tax and fee information for your wire transfer request, including the outgoing wire fee is disclosed in the Wire Transfer Combined Disclosure which Wells Fargo has separately provided to you in connection with this wire transfer request.

**Choice of Law.** This Outgoing Consumer International Wire Transfer Request is a "remittance transfer" as defined in Regulation E, Subpart B, and will be governed by the laws of the United States and, to the extent applicable, the laws of the state of New York, including New York's version of Article 4A of the Uniform Commercial Code, without regard to its conflict of laws principles.

**Other Agreements/Dispute Resolution.** I understand I am bound by the Wire Transfer Agreement and the account agreement I have with Wells Fargo, including the terms of the dispute resolution program under which our disputes will be decided before one or more neutral persons in an arbitration proceeding and not by a jury trial or a trial before a judge. In the event of any conflict of interest between a provision of this Wire Transfer Agreement and any other agreement you may have with Wells Fargo (including, without limitation, any account agreement between us), the terms herein will govern the subject matter of this Wire Transfer Agreement.

## Wire Transfer Information

**General Information:** You can NOT have a bank as the final beneficiary, unless the wire is a payment to Wells Fargo (i.e.: mortgage, auto loan, etc.). We are required to know who the money is going to in order to ensure the funds are not being used to support terrorist or drug activity. We need a beneficiary account number, beneficiary bank identification number and a complete physical address.

Wires going to foreign countries require different numbers depending on the receiving foreign country. All wire transfer payments destined for Europe should include the SWIFT Bank Identifier Code (SWIFT BIC), International Routing Code (IRC) as applicable, and for participating countries the beneficiary's International Bank Account Number (IBAN). Mexican banks require a CLABE number in addition to the SWIFT BIC. If you do not have a SWIFT BIC, IBAN, IRC, or Mexican CLABE number, you must contact the beneficiary of the wire. If the beneficiary does not have the needed information, please have the beneficiary contact their bank to obtain it. Sending an international wire without the required information can cause the wire to be delayed, returned, or assessed additional fees. When sending funds in a foreign currency, please ensure the beneficiary's account accepts the designated foreign currency. For international wires in foreign currency equal to or over \$100,000 U.S. equivalent, please call your local Foreign Exchange Specialist at 800-786-5593, to obtain a contract number.

- 1. SWIFT Bank Identifier Code (SWIFT BIC).** The 8 or 11 character SWIFT BIC is a unique series of alpha numeric characters that help to identify a specific financial institution.
- 2. International Routing Code (IRC):** Some countries throughout the international banking community have created international routing codes, which are used in combination with the SWIFT BIC to aid in routing the payment through a main office to a branch. Each country has a specific name for their routing code (i.e., Sort Code in the United Kingdom, Canadian Payments Association Routing Numbers in Canada).
- 3. International Bank Account Number (IBAN):** The IBAN varies by country/institution. Only the bank servicing an account can provide the correct IBAN of that account.

Customer Copy